

[Translation]

**Loan recovering cases of Banks
pending in courts**

3937. SHRI GIRDAHRI LAL BHARGAVA: Will the Minister of FINANCE be pleased to state:

(a) whether the Government have instruction to the banks that the cases pending, in the courts for the recovery of loans should be disposed of outside the court; and

(b) if so, the details thereof and the number of such cases disposed of during 1991-92?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b). Normally banks, after exhausting all avenues of recovery and to safeguard their interests and enforcement of security within the period of law of limitation, file suits for recovery of out-standing amounts remaining unpaid by the borrowers. Even after such filing of suits the banks are well within their rights to seek out of court settlement of such cases based of their prudence and judgement. The information regarding number of cases disposed of outside the court is not generated by the Data Reporting System of the Reserve Bank of India (RBI), hence, it may not be possible to provide figures in this regard.

Government, have separately advised all the public sector banks in September 1991 to issue instructions to functionaries down the line in their banks to take up more bank loan cases before the Lok Adalats for early settlement. In addition, the Reserve Bank of India (RBI) has also advised Indian Banks' Association to exhort member banks to bring loan recovery cases upto Rs. 2 lakhs to Lok Adalats and settle them through fair compromises. This would facilitate early

settlement of all small disputes between the aggrieved parties.

Loans to farmers and Youth in U.P.

3938. SHRI GIRDAHRI LAL BHARGAVA: Will the Minister of FINANCE be pleased to state the amount of loans provided under various schemes by the nationalised banks and financial institutions to the farmers and unemployed youths in Uttar Pradesh particularly in Garhwal region during the year 1991-92?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The data reporting system does not generate the information scheme-wise / category-wise in the manner asked for. However, the total outstanding amount of advances provided by public sector banks and regional rural banks in the districts of Chamoli, Dehra Dun, Garhwal, Pithoragarh, Tehri Garhwal and Uttar Kashi, as at the end of September 1991 (latest available) was Rs. 239.83 crores. For All Financial Institutions (AFIs), region-wise / district-wise break ups of the amount provided are not generated by the data reporting system. However, the amount sanctioned and disbursed by AFIs in Uttar Pradesh during the year 1990-91 (latest available) was Rs. 1324.2 crores and Rs. 853.3 crores respectively.

[English]

**Violation of Motor Vehicle Act, 1988 by
Private Buses**

3939. SHRI MADAN LAL KHURANA: Will the Minister of SURFACE TRANSPORT be pleased to state:

(a) whether the mini buses introduced as a point to point service from the railway stations to various areas in Delhi are picking up passengers enroute thereby violating the terms of permits;